

**Senate File 2368 - Introduced**

SENATE FILE 2368  
BY COMMITTEE ON HUMAN  
RESOURCES

(SUCCESSOR TO SSB 3177)

**A BILL FOR**

1 An Act relating to health insurance coverage for mammograms and  
2 including effective date and applicability provisions.  
3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. Section 514C.4, Code 2018, is amended to read as  
2 follows:

3 **514C.4 Mandated coverage for mammography.**

4 1. As used in this section:

5 a. "Health care professional" means a health care  
6 practitioner licensed, accredited, registered, or certified  
7 consistent with state law to recommend the performance of a  
8 mammogram.

9 b. "Mammogram" means a radiographic image obtained using a  
10 procedure, including two-dimensional mammography or three-  
11 dimensional mammography, as recommended by a woman's health  
12 care professional.

13 ~~1.~~ 2. a. A policy or contract providing for third-party  
14 payment or prepayment of health or medical expenses shall  
15 provide minimum mammography examination coverage, including,  
16 but not limited to, the following classes of third-party  
17 payment provider contracts or policies delivered, issued for  
18 delivery, continued, or renewed in this state.

19 (1) Individual or group accident and sickness insurance  
20 providing coverage on an expense-incurred basis.

21 (2) An individual or group hospital or medical service  
22 contract issued pursuant to [chapter 509](#), [514](#), or [514A](#).

23 (3) An individual or group health maintenance organization  
24 contract regulated under [chapter 514B](#).

25 (4) An individual or group Medicare supplemental policy,  
26 unless coverage pursuant to such policy is preempted by federal  
27 law.

28 b. A long-term care policy or contract is specifically  
29 excluded from regulation under [this section](#).

30 ~~2.~~ 3. As used in [this section](#), "*minimum mammography*  
31 *examination coverage*" means benefits which are better than or  
32 equal to the following minimum requirements:

33 a. One baseline mammogram for any woman who is thirty-five  
34 through thirty-nine years of age, or more frequent mammograms  
35 if recommended by the woman's physician health care

1 professional.

2 ~~b. A mammogram every two years for any woman who is~~  
3 ~~forty through forty-nine years of age, or more frequently if~~  
4 ~~recommended by the woman's physician.~~

5 ~~c.~~ b. A mammogram every year for any woman who is ~~fifty~~  
6 forty years of age or older, or more frequently if recommended  
7 by the woman's physician health care professional.

8 ~~3.~~ 4. Mammogram benefits may be subject to any policy or  
9 contract provisions which apply generally to other services  
10 covered by the policy or contract.

11 ~~4.~~ 5. The commissioner of insurance shall adopt rules under  
12 chapter 17A necessary to implement this section.

13 Sec. 2. EFFECTIVE DATE. This Act, being deemed of immediate  
14 importance, takes effect upon enactment.

15 Sec. 3. APPLICABILITY. This Act applies to the classes of  
16 third-party payment provider contracts or policies specified  
17 in section 514C.4, as amended by this Act, that are delivered,  
18 issued for delivery, continued, or renewed in this state on or  
19 after July 1, 2018.

20 EXPLANATION

21 The inclusion of this explanation does not constitute agreement with  
22 the explanation's substance by the members of the general assembly.

23 This bill relates to insurance coverage for a mammogram as  
24 recommended by a woman's health care professional.

25 The bill defines "mammogram" as a radiographic image  
26 obtained using a procedure, including two-dimensional  
27 mammography or three-dimensional mammography, as recommended  
28 by a woman's health care professional. Currently, insurance  
29 coverage is required for one mammogram every two years for  
30 women age 40 through 49. The bill changes this to require  
31 insurance coverage for an annual mammogram for women age 40 and  
32 over. The bill requires that the insurance coverage apply to  
33 two-dimensional mammograms and three-dimensional mammograms.  
34 The bill also allows a woman's health care professional,  
35 defined to include licensed, accredited, registered, or

1 certified health care practitioners, to recommend a mammogram.  
2 Currently, a woman's physician must recommend the performance  
3 of a mammogram.

4 The bill applies to the classes of third-party payment  
5 provider contracts or policies specified in Code section 514C.4  
6 that are delivered, issued for delivery, continued, or renewed  
7 in this state on or after July 1, 2018.